

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: DEWIT, EUGENE C  
DEWIT, DARIEL JEAN

Case No. 05-23167

Chapter 7

\_\_\_\_\_  
Debtors

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

DEBORAH K. EBNER, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$0.00  
*(without deducting any secured claims)*

Assets Exempt: \$38,800.00

Total Distribution to Claimants: \$261,037.82

Claims Discharged

Without Payment: \$14,075.05

Total Expenses of Administration: \$48,969.37

3) Total gross receipts of \$ 325,007.19 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 15,000.00 (see **Exhibit 2** ), yielded net receipts of \$310,007.19 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$275,394.04	\$267,689.49	\$252,733.80	\$252,733.80
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	48,969.37	48,969.37	48,969.37
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	1,894.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	62,955.14	54,238.99	17,769.45	8,304.02
<b>TOTAL DISBURSEMENTS</b>	\$340,243.18	\$370,897.85	\$319,472.62	\$310,007.19

4) This case was originally filed under Chapter 13 on June 10, 2005 and it was converted to Chapter 7 on October 16, 2008. The case was pending for 70 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 03/20/2011 By: /s/DEBORAH K. EBNER  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
7458 West Lakeside Dr., Frankfort, IL, Single Fa	1110-000	325,000.00
Interest Income	1270-000	7.19
<b>TOTAL GROSS RECEIPTS</b>		<b>\$325,007.19</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Eugene & Darriel Dewit	Homestead Exemption	8100-002	15,000.00
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$15,000.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
7	Countrywide Home Loans Inc	4110-000	213,000.00	205,941.73	190,986.04	190,986.04
NOTFILED	Harris Bank-3rd Mort	4110-000	44,212.30	43,721.37	43,721.37	43,721.37
NOTFILED	Harris Bank-2nd Mort	4110-000	18,181.74	18,026.39	18,026.39	18,026.39
<b>TOTAL SECURED CLAIMS</b>			<b>\$275,394.04</b>	<b>\$267,689.49</b>	<b>\$252,733.80</b>	<b>\$252,733.80</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
DEBORAH K. EBNER	2100-000	N/A	18,750.19	18,750.19	18,750.19
DEBORAH K. EBNER	2200-000	N/A	196.87	196.87	196.87

Law Office of Deborah K. Ebner, ESQ.	3110-000	N/A	3,388.50	3,388.50	3,388.50
John W. Pleta	3210-600	N/A	600.00	600.00	600.00
Popowcer Katten	3410-000	N/A	924.50	924.50	924.50
Realty Executives/Century 21	2500-000	N/A	13,020.00	13,020.00	13,020.00
Regent Title	2500-000	N/A	60.00	60.00	60.00
Regent Title	2500-000	N/A	3.00	3.00	3.00
John W. Pleta PC	2500-000	N/A	1,335.00	1,335.00	1,335.00
City & State deeds	2500-000	N/A	487.50	487.50	487.50
David A Ring Land Surveyors	2500-000	N/A	300.00	300.00	300.00
Guardian Inspection	2500-000	N/A	75.00	75.00	75.00
John Pleta	2500-000	N/A	30.00	30.00	30.00
HWA	2500-000	N/A	399.00	399.00	399.00
Realty Executives /Century 21	2500-000	N/A	2,000.00	2,000.00	2,000.00
County Tax	2500-000	N/A	7,360.08	7,360.08	7,360.08
International Sureties	2300-000	N/A	39.73	39.73	39.73
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	48,969.37	48,969.37	48,969.37

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Schottler & Zukosky	5200-000	1,894.00	N/A	N/A	0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			1,894.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Marshall Field	7100-000	373.22	405.11	127.49	59.89
2	Marshall Field	7100-000	1,508.30	1,561.20	491.07	230.64
3	eCast Settlement Corp--GE Cons. Fin	7100-000	574.86	755.54	237.52	111.56
4	EMCC, Inc.--Household Bk/Menards	7100-000	9,102.72	4,288.19	1,368.42	642.70
5	SMC c/oCarson Pirie Scott	7100-000	2,347.14	2,347.14	737.86	346.55
6	ROUNDUP FUNDING, L.L.C.--Sears	7100-000	1,952.62	503.83	160.77	75.51
8	St. James Hospital	7100-000	228.72	835.75	263.81	0.00
9	eCAST Settlement Corp. Assign GE/JCP Cons.	7100-000	2,500.75	2,500.75	786.16	369.24
10	LVNV Funding LLC., successors & assigns, as	7100-000	14,764.22	14,607.90	4,591.52	2,156.50
11	LVNV Funding LLC., successors & assigns, as	7100-000	25,767.55	25,417.55	7,988.80	3,752.09
12	Recovery Mgmt Syst. Corp for GE Money-(JCPenney)	7100-000	755.54	568.25	568.25	266.89
13	eCAST Settlement Corp succ to Spiegel	7100-000	363.88	323.88	323.88	168.55
NOTFILED	Mutual Hospital	7100-000	607.03	N/A	N/A	0.00
NOTFILED	Van RU Credit Corp	7100-000	490.45	N/A	N/A	0.00
NOTFILED	Rush University Med Ctr	7100-000	421.07	N/A	N/A	0.00
NOTFILED	Well Group Health Partners	7100-000	1,197.07	N/A	N/A	0.00
TURNOVER	Clerk of the US Bankruptcy Court - Clerk of the US	7100-001	N/A	123.90	123.90	123.90
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			62,955.14	54,238.99	17,769.45	8,304.02

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 05-23167

Trustee: (330480) DEBORAH K. EBNER

Case Name: DEWIT, EUGENE C  
DEWIT, DARIEL JEAN

Filed (f) or Converted (c): 10/16/08 (c)

§341(a) Meeting Date: 11/20/08

Period Ending: 03/20/11

Claims Bar Date: 02/18/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 7458 West Lakeside Dr., Frankfort, IL, Single Fa	300,000.00	0.00		325,000.00	FA
2 DUPLICATE OF CLAIM #1	0.00	0.00		0.00	FA
3 Checking account @ Bank of Homewood & Harris Ban	150.00	0.00		0.00	FA
4 Necessary and normal household goods	1,000.00	0.00		0.00	FA
5 Necessary and normal wearing apparel	375.00	0.00		0.00	FA
6 Term life insurance	0.00	0.00		0.00	FA
7 1997 Chrysler Sebring	2,500.00	0.00		0.00	FA
8 1999 Chevrolet Blazer	4,000.00	0.00		0.00	FA
Int INTEREST (u)	Unknown	N/A		7.19	FA
<b>9 Assets Totals (Excluding unknown values)</b>	<b>\$308,025.00</b>	<b>\$0.00</b>		<b>\$325,007.19</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

Final Account being prepared

Initial Projected Date Of Final Report (TFR): December 30, 2014

Current Projected Date Of Final Report (TFR): July 23, 2009 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 05-23167

Case Name: DEWIT, EUGENE C  
DEWIT, DARIEL JEAN

Taxpayer ID #: \*\*-\*9155

Period Ending: 03/20/11

Trustee: DEBORAH K. EBNER (330480)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*84-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
12/08/08	{1}	Regent Title Insurance Agency, LLC	INCORRECT AMOUNT	1110-000	32,196.67		32,196.67
12/08/08		Regent Title Insurance Agency	Net proceeds		32,196.62		64,393.29
	{1}	Regent Title	Gross amount received 325,000.00	1110-000			64,393.29
		Realty Executives/Century 21	Commissions -13,020.00	2500-000			64,393.29
		Regent Title	Courier service fee -60.00	2500-000			64,393.29
		Regent Title	II. Agent Registration fee -3.00	2500-000			64,393.29
		John W. Pleta PC	Title Insurance -1,335.00	2500-000			64,393.29
		City & State deeds	Deeds -487.50	2500-000			64,393.29
		David A Ring Land Surveyors	Survey -300.00	2500-000			64,393.29
		Guardian Inspection	Pest Inspection -75.00	2500-000			64,393.29
		John Pleta	UPS Overnite -30.00	2500-000			64,393.29
		Eugene & Dariel Dewit	Homestead Exemption -15,000.00	8100-002			64,393.29
		HWA	Home Warranty -399.00	2500-000			64,393.29
		Countrywide Home Loans Inc	Payoff first mortgage -190,986.04	4110-000			64,393.29
		Harris Bank-2nd Mort	Payoff second mortgage -18,026.39	4110-000			64,393.29
		Realty Executives /Century 21	Deposit Retained by broker -2,000.00	2500-000			64,393.29
		Harris Bank-3rd Mort	Payoff 3rd Mortgage -43,721.37	4110-000			64,393.29
		County Tax	Taxes -7,360.08	2500-000			64,393.29
12/10/08	{1}	Regent Title Insurance Agency, LLC	Reversed Deposit 100001 1	1110-000	-32,196.67		32,196.62
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.22		32,197.84
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.31		32,199.15
02/08/09	1001	International Sureties	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 12/31/2008 FOR CASE #05-23167 Voided on 02/08/09	2300-000		39.73	32,159.42
02/08/09	1001	International Sureties	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 12/31/2008 FOR CASE #05-23167 Voided: check issued on 02/08/09	2300-000		-39.73	32,199.15
02/08/09	1002	International Sureties	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 12/31/2008 FOR CASE #05-23167, 016026455	2300-000		39.73	32,159.42
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.22		32,160.64
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.39		32,162.03
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.31		32,163.34
05/16/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.74		32,164.08
05/16/09		To Account #*****8466	To close	9999-000		32,164.08	0.00

Subtotals : \$32,203.81 \$32,203.81

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 05-23167

**Case Name:** DEWIT, EUGENE C  
DEWIT, DARIEL JEAN

**Taxpayer ID #:** \*\*-\*\*\*9155

**Period Ending:** 03/20/11

**Trustee:** DEBORAH K. EBNER (330480)

**Bank Name:** JPMORGAN CHASE BANK, N.A.

**Account:** \*\*\*-\*\*\*\*\*84-65 - Money Market Account

**Blanket Bond:** \$5,000,000.00 (per case limit)

**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance
<b>ACCOUNT TOTALS</b>					<b>32,203.81</b>	<b>32,203.81</b>	<b>\$0.00</b>
Less: Bank Transfers					0.00	32,164.08	
<b>Subtotal</b>					<b>32,203.81</b>	<b>39.73</b>	
Less: Payments to Debtors						15,000.00	
<b>NET Receipts / Disbursements</b>					<b>\$32,203.81</b>	<b>\$-14,960.27</b>	



## Form 2

### Cash Receipts And Disbursements Record

Case Number: 05-23167

Case Name: DEWIT, EUGENE C  
DEWIT, DARIEL JEAN

Taxpayer ID #: \*\*-\*\*\*9155

Period Ending: 03/20/11

Trustee: DEBORAH K. EBNER (330480)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*84-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Checking Account Balance
05/16/09		From Account #*****8465	To close	9999-000	32,164.08		32,164.08
08/28/09	101	Popowcer Katten	Accountant fees per order of 9/1/09	3410-000		924.50	31,239.58
08/28/09	102	Law Office of Deborah K. Ebner, ESQ.	Attorney fees per order of 9/1/09	3110-000		3,388.50	27,851.08
08/28/09	103	John W. Pleta	Special Counsel fees per order of 9/1/09	3210-600		600.00	27,251.08
08/28/09	104	DEBORAH K. EBNER	Trustee fees per order of 9/1/09	2100-000		18,750.19	8,500.89
08/28/09	105	DEBORAH K. EBNER	Trustee expenses per order of 9/1/09	2200-000		196.87	8,304.02
08/28/09	106	Marshall Field	First and final distribution - 47%	7100-000		59.89	8,244.13
08/28/09	107	Marshall Field	First and final distribution - 47%	7100-000		230.64	8,013.49
08/28/09	108	eCast Settlement Corp--GE Cons. Fin	First and final distribution - 47%	7100-000		111.56	7,901.93
08/28/09	109	EMCC, Inc.--Household Bk/Menards	First and final distribution - 47% Stopped on 09/30/09	7100-000		642.70	7,259.23
08/28/09	110	SMC c/oCarson Pirie Scott	First and final distribution - 47%	7100-000		346.55	6,912.68
08/28/09	111	ROUNDUP FUNDING, L.L.C.--Sears	First and final distribution - 47%	7100-000		75.51	6,837.17
08/28/09	112	St. James Hospital	First and final distribution - 47% Stopped on 04/16/10	7100-000		123.90	6,713.27
08/28/09	113	eCAST Settlement Corp. Assign GE/JCP Cons.	First and final distribution - 47%	7100-000		369.24	6,344.03
08/28/09	114	LVNV Funding LLC., successors & assigns, as Citibank	First and final distribution - 47%	7100-000		2,156.50	4,187.53
08/28/09	115	LVNV Funding LLC., successors & assigns, as Citibank	First and final distribution - 47%	7100-000		3,752.09	435.44
08/28/09	116	Recovery Mgmt Syst. Corp for GE Money-(JCPenney)	First and final distribution - 47%	7100-000		266.89	168.55
08/28/09	117	eCAST Settlement Corp succ to Spiegel	First and final distribution - 47%	7100-000		168.55	0.00
09/30/09	109	EMCC, Inc.--Household Bk/Menards	First and final distribution - 47% Stopped: check issued on 08/28/09	7100-000		-642.70	642.70
01/13/10		Entered in error	ENTRY ERROR		0.00		642.70
04/16/10	112	St. James Hospital	First and final distribution - 47% Stopped: check issued on 08/28/09	7100-000		-123.90	766.60
04/20/10		Wire out to BNYM account 9200*****8466	Wire out to BNYM account 9200*****8466	9999-000	-766.60		0.00

Subtotals : \$31,397.48 \$31,397.48

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 05-23167

Case Name: DEWIT, EUGENE C  
DEWIT, DARIEL JEAN

Taxpayer ID #: \*\*-\*\*\*9155

Period Ending: 03/20/11

Trustee: DEBORAH K. EBNER (330480)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*84-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
ACCOUNT TOTALS					31,397.48	31,397.48	\$0.00
Less: Bank Transfers					31,397.48	0.00	
Subtotal					0.00	31,397.48	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$0.00	\$31,397.48	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 05-23167

Case Name: DEWIT, EUGENE C  
DEWIT, DARIEL JEAN

Taxpayer ID #: \*\*-\*\*\*9155

Period Ending: 03/20/11

Trustee: DEBORAH K. EBNER (330480)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*84-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/20/10		Wire in from JPMorgan Chase Bank, N.A. account *****8466	Wire in from JPMorgan Chase Bank, N.A. account *****8466	9999-000	766.60		766.60
10/04/10	10118	EMCC, Inc.--Household Bk/Menards	replacement check	7100-000		642.70	123.90
10/04/10	10119	Clerk of the US Bankruptcy Court	Unclaimed funds	7100-001		123.90	0.00

<b>ACCOUNT TOTALS</b>	<b>766.60</b>	<b>766.60</b>	<b>\$0.00</b>
Less: Bank Transfers	766.60	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>766.60</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$766.60</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # ***-*****84-65	32,203.81	-14,960.27	0.00
Checking # ***-*****84-66	0.00	31,397.48	0.00
Checking # 9200-*****84-66	0.00	766.60	0.00
	<b>\$32,203.81</b>	<b>\$32,203.81</b>	<b>\$0.00</b>